

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Not for submission under 37 CFR 1.99)

Application Number	09/839,495
Filing Date	April 23, 2001
First Named Inventor	Kiyoshi MATSUTANI
Art Unit	3693
Examiner Name	Jason M. BORLINGHAUS
Attorney Docket Number	Q63352

U.S. PATENTS

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U.S. PATENT APPLICATION PUBLICATIONS

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FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No	Foreign Document Number ³	Country Code ²	Kind Code ⁴	Publication Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁵
/JMB/	1	10-260053	JP	A	1998-09-29			N
	2	2000-222688	JP	A	2000-08-11			N

NON-PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city, and/or country where published.	T ⁵
	1	Notification of Reasons for Refusal dated January 6, 2009.	Y
	2	Tomohiro EGAWA; "Chasing Progress of Database Marketing in Point Card System, Cardwave"; Japan C-Media Co., Ltd.; June 10, 2000; Vol. 13 No. 7; pages 18-23.	N
	3	Hitofumi SUGIYAMA; "Leading-Edge Trend, Financial Information System of Telephone Banking in our Country"; The Center for Financial Industry Information Systems; November 1, 1998; No. 207; page 44	N

EXAMINER SIGNATURE

Examiner Signature	/Jason Borlinghaus/ (04/26/2009)	Date Considered	
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

1 See Kind Codes of USPTO Patent Documents at www.USPTO.GOV or MPEP 901.04. 2 Enter office that issued the document, by the two-letter code (WIPO Standard ST.3). 3 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 4 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. 5 Applicant is to place a check mark here if English language translation is attached.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /JMB/